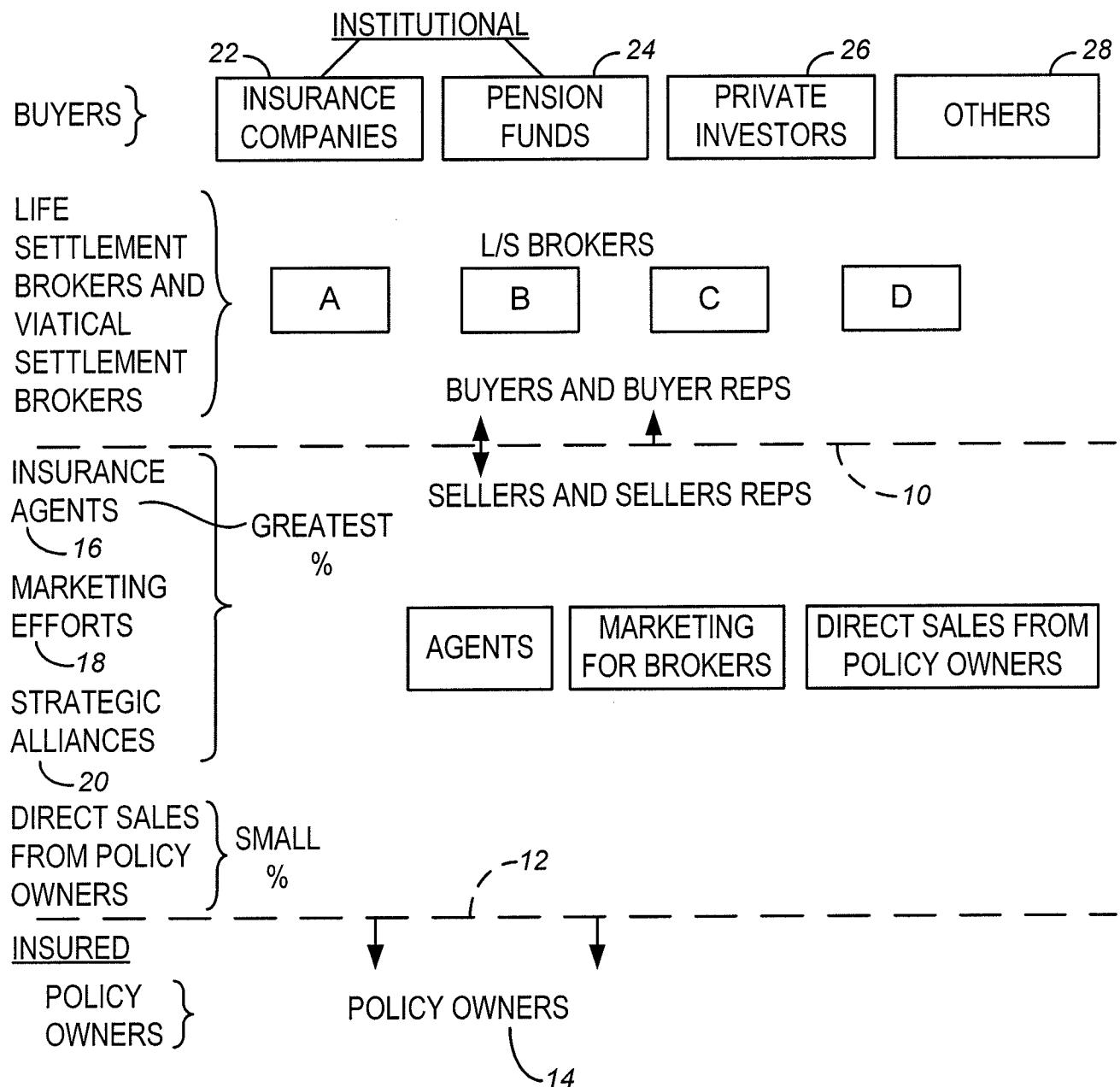


Replacement Drawings

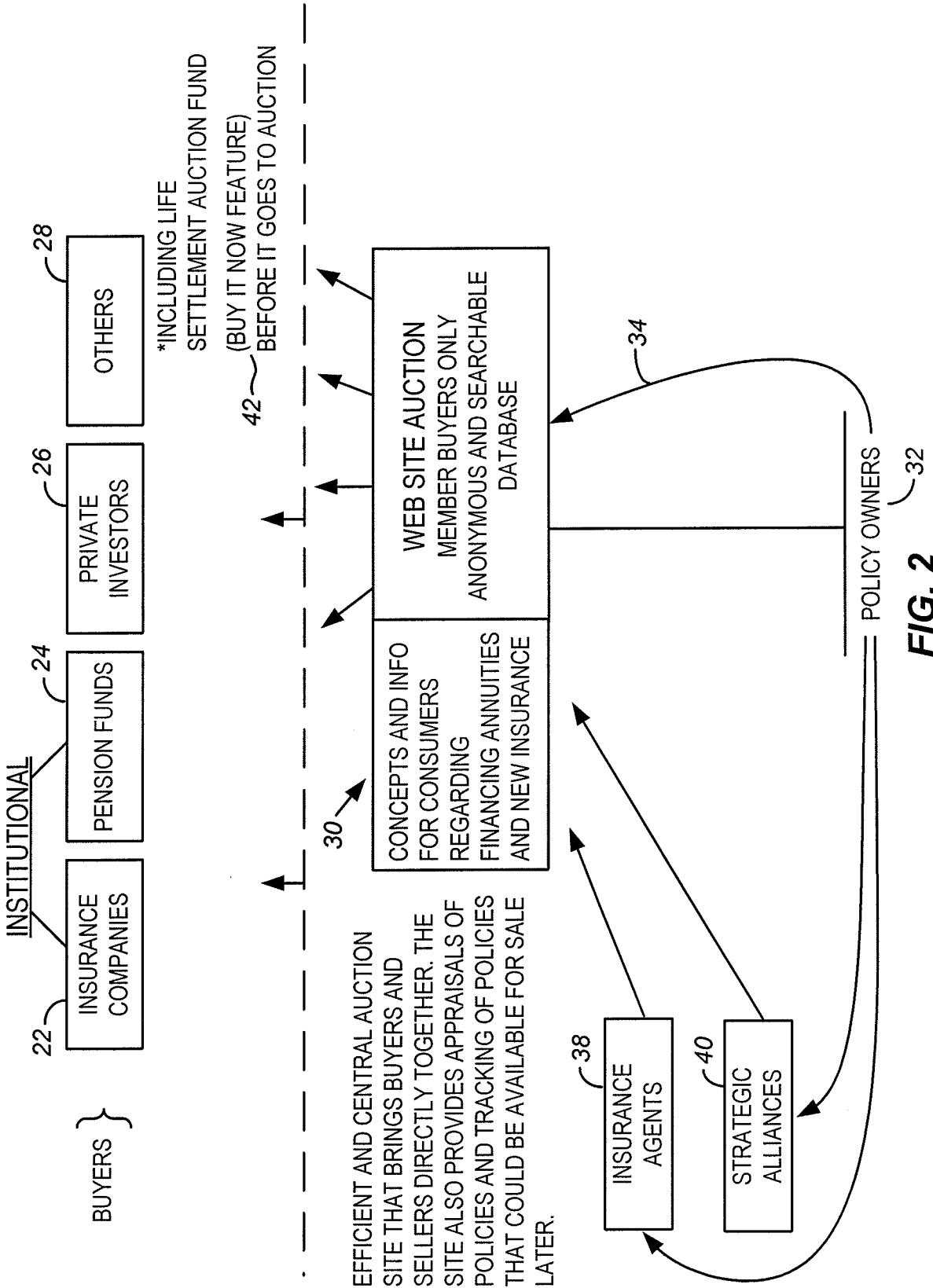
1 / 9

CURRENT SYSTEM



**FIG. 1**  
(PRIOR ART)

## MARKETING EFFORTS TO POLICY OWNERS



## Replacement Drawings

3 / 9

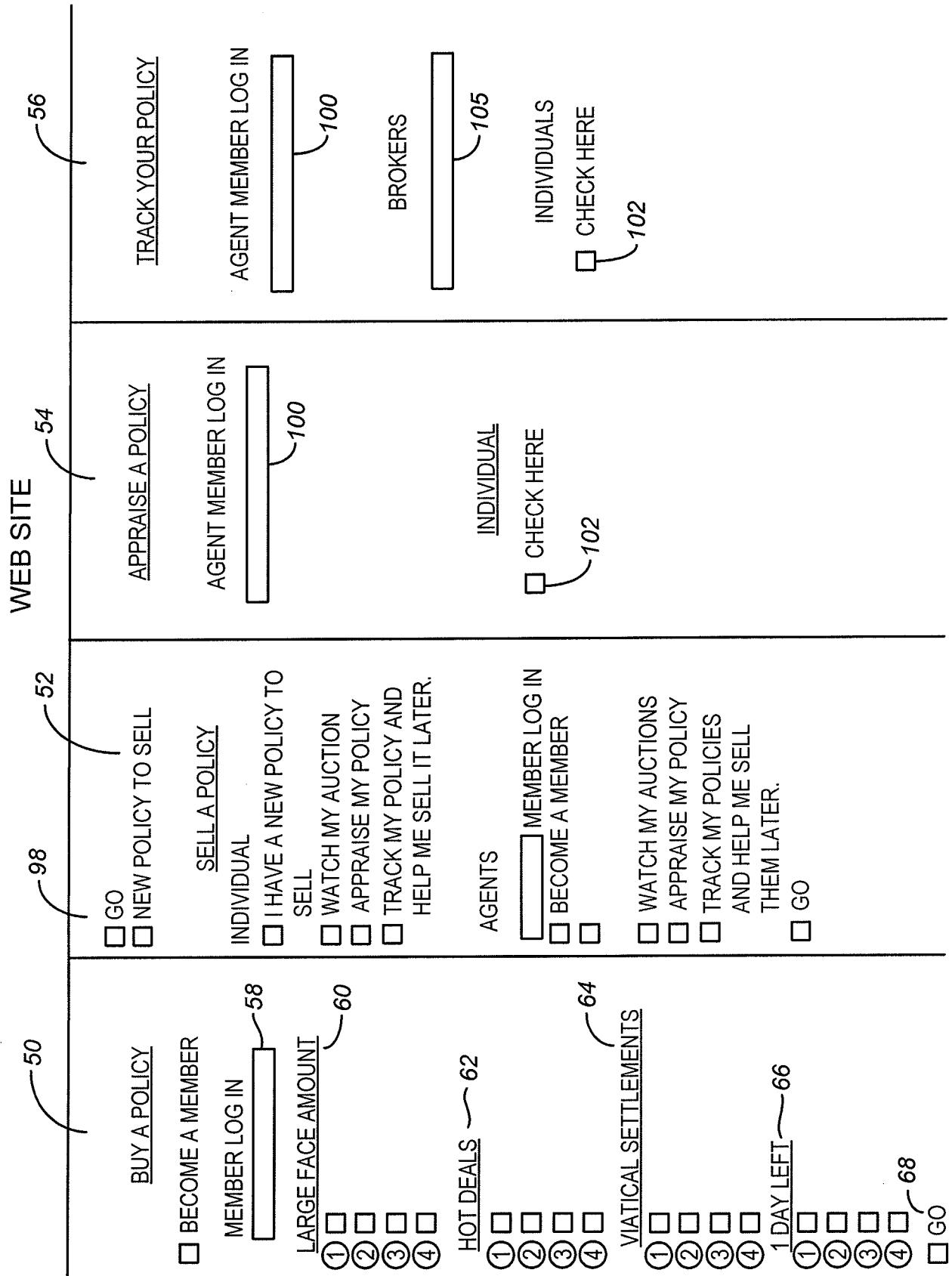


FIG. 3

Replacement Drawings  
4 / 9

BUY A POLICY

BROWSE ALL

SEARCH CRITERIA (CHECK ANY OR ALL BOXES THAT APPLY)

JOINT LIFE  SINGLE LIFE  TERM  UNIVERSAL LIFE  WHOLE LIFE  
 ALL  MALE  FEMALE

AGE -  ALL 30-40 40-50 OR 40-45 - ETC

FACE AMOUNT

- 100K  - 200K ETC  +10 MILLION

POLICY DATE:  0-2 YEARS  2-5 YEARS  5-10 YEARS

HEALTH STATUS:  VIATICAL OFFERS ONLY

1<sup>st</sup> INSURED  SUPER PREFERRED  PREFERRED  STANDARD  
 T1-T3  T3-T6  DECLINE

2<sup>nd</sup> INSURED  SUPER PREFERRED  PREFERRED  STANDARD  
 T1-T3  T3-T6  DECLINE

LIFE EXPECTANCY (FROM OUR APPRAISAL OFFICE)

-1 YR  2 YRS  3 YRS  4 YRS

CASH SURRENDER VALUE

0 TO 10% OF FACE AMOUNT  10-20% OF FACE AMOUNT

PREMIUMS

NO ONGOING  0 TO 1% OF FACE  1 TO 5% OF FACE ANNUALLY

GO

(ETC)

**FIG. 4**

## Replacement Drawings

5 / 9

POLICIES	CURRENT BID	MAKE A BID	IN-FORCE ILLUSTRATION	INSURED MEDICAL RECORDS	APPRAISED VALUE	TOTAL FACE AMOUNT	LIFE EXPECTANCY	% OF CASH VALUE TO FACE AMOUNT	% OF PREMIUM TO FACE AMOUNT	DAYS LEFT
BAS.	72	84	85	83	76	74	78	80	82	1
										2
										3
										3

**FIG. 5**

## Replacement Drawings

6 / 9

<input type="checkbox"/> SUBMIT A NEW POLICY	<input type="checkbox"/> SELL A POLICY	<input type="checkbox"/> TRACK CURRENT AUCTIONS ↳ TO BROWNS PAGE
<p><b>NEEDED FORMS TO SIGN</b> (ON LINE IF APPROVED OR A FORM WILL BE MAILED)</p> <p><input type="checkbox"/> DISCLOSURE   <input type="checkbox"/> MEDICAL RELEASE   <input type="checkbox"/> CREDIT CHECK</p> <p><input type="checkbox"/> IN FORCE ILLUSTRATION AUTH.   <input type="checkbox"/> DISCLOSURES, ETC.</p>		
<p><b>STATE ➔ DROP DOWN MENU</b></p>		
<p><b>INSURED INFORMATION</b></p>		
<p><input type="checkbox"/> DATE OF BIRTH</p>		
<p><input type="checkbox"/> NAME (ENCRYPTED)</p>		
<p><input type="checkbox"/> ADDRESS</p>		
<p><input type="checkbox"/> CONTACT INFO</p>		
<p>* ONCE THE MEDICAL FORMS ARE SIGNED AND WE OBTAIN THE RECORDS AND THE IN FORCE ILLUSTRATION, WE WILL PUT ALL THE INFORMATION INTO OUR DATABASE.</p>		
<p><input checked="" type="checkbox"/> SHOW ME PROPRIETARY TECHNIQUES.</p>		
<p><input type="checkbox"/> I WANT TO SELL MY POLICY AND REPLACE IT WITH A NEW ONE.</p>		
<p><input type="checkbox"/> GIVE ME AN OFFER RIGHT NOW.</p>		
<hr/>		
<p><input type="checkbox"/> TRACK MY POLICY AND NOTIFY ME WHEN TO SELL IT.</p>		<p><input type="checkbox"/> GIVE ME AN APPRAISAL</p>
<p><b>PAY HERE</b></p>		

**FIG. 6**

## APPRAISE A POLICY

VIEW MY POLICIES THAT HAVE BEEN APPRAISED

GIVE ME A FORMAL APPRAISAL

→ SEND THEM TO THE SELL A POLICY PAGE TO GET THEIR INFORMATION AND SEND THEM THE NECESSARY FORMS.

GIVE ME AN INFORMAL APPRAISE

### INPUT SCREEN

AGE

HEALTH ↓ DROP DOWN SCREEN

PREMIUMS DUE % OF FACE

CASH VALUE

***FIG. 7***

## TRACK YOUR POLICY

### MENU

- DON'T LET IT LAPSE
- REMIND ME TO PAY PREMIUM
- NOTIFY ME WHEN IT'S TIME TO SELL
- PURCHASE MY POLICY NOW
- APPRAISE MY POLICY
- CALCULATE A SWAP

### AGENTS

- SEND ME SOFTWARE THAT TRACKS MY POLICIES AND  
COMMUNICATES WITH THE SITE.
- LET ME UPLOAD MY POLICY INFORMATION TO YOUR SITE  
WITH SOFTWARE THAT IS COMPATIBLE WITH
  - GOLDMINE
  - POLICY DATABASE

***FIG. 8***

Replacement Drawings  
9 / 9

**SWAP MY POLICY**

**INPUT SCREEN**

AGE    SEX    HEALTH STATUS    HEIGHT    WEIGHT  
 SHOW CURRENT APPRAISED VALUE  
OR  
 CALCULATE APPRAISED VALUE

ENTER CURRENT ANNUAL PREMIUMS

ENTER NUMBER OF YEARS PREMIUMS ARE DUE

ENTER FACE AMOUNT

**RUN**

**OUTPUT SCREEN**

- EITHER
- 1.) ANNUAL SAVINGS "SELL YOUR POLICY NOW"
- 2.) WAIT TO SELL YOUR POLICY

**FIG. 9**